

WHAT IS CLAIMED IS:

1. A method of performing financial processing in a computer, comprising:
 - (a) selecting accounts and events from a database through parallel processing of a selector function, wherein the selector function uses one or more selection criteria to
5 determine which accounts and events should be selected from the database; and
 - (b) performing one or more profitability calculations in the computer using attributes of the accounts and events selected from the database.
2. The method of claim 1, wherein the selector function performs parallel
10 processing of the selection criteria, which allows the selector function to optimize the selection of the accounts and events.
3. The method of claim 1, wherein the selection criteria are selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account
15 Event Groups, Account Attributes, and Master Account Attributes.
4. The method of claim 1, wherein the profitability calculations use one or more rules applied to the attributes, and the performing step (b) further comprises screening the rules to remove the rules that need not be executed.
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5. The method of claim 4, wherein if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed.
6. The method of claim 4, wherein if the rule does not have any selection
25 criteria, then the rule need not be executed.
7. The method of claim 4, wherein if the selection criteria are objectively invalid, then the rule need not be executed.
8. The method of claim 1, wherein the selector function dynamically generates SQL statements to select the accounts and events from the database using the selection
30 criteria.

9. The method of claim 8, wherein the selector function uses one or more parameterized templates to dynamically generate the SQL statements.

5 10. The method of claim 9, wherein the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates.

11. The method of claim 10, wherein one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation.

10 12. The method of claim 10, wherein a matching pair of first and second selection criteria are converted into a BETWEEN operation.

13. The method of claim 9, wherein the selection criteria are grouped in order to combine them in the dynamically generated SQL statements.

14. The method of claim 1, wherein the selector function groups a plurality of selection criteria together and processes the grouped selection criteria in parallel to generate a plurality of output tables.

15 20 15. The method of claim 14, wherein the output tables are filtered and combined to produce correct sets of the account and event attributes.

16. A system for financial processing, comprising:

25 a computer;

logic, performed by the computer, for:

(a) selecting accounts and events from a database through parallel processing of a selector function, wherein the selector function uses one or more selection criteria to determine which accounts and events should be selected from the database; and

30 (b) performing one or more profitability calculations in the computer using attributes of the accounts and events selected from the database.

17. The system of claim 16, wherein the selector function performs parallel processing of the selection criteria, which allows the selector function to optimize the selection of the accounts and events.

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18. The system of claim 16, wherein the selection criteria are selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account Event Groups, Account Attributes, and Master Account Attributes.

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19. The system of claim 16, wherein the profitability calculations use one or more rules applied to the attributes, and the logic for performing (b) further comprises logic for screening the rules to remove the rules that need not be executed.

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20. The system of claim 19, wherein if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed.

21. The system of claim 19, wherein if the rule does not have any selection criteria, then the rule need not be executed.

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22. The system of claim 19, wherein if the selection criteria are objectively invalid, then the rule need not be executed.

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23. The system of claim 16, wherein the selector function dynamically generates SQL statements to select the accounts and events from the database using the selection criteria.

24. The system of claim 23, wherein the selector function uses one or more parameterized templates to dynamically generate the SQL statements.

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25. The system of claim 24, wherein the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates.

26. The system of claim 25, wherein one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation.

27. The system of claim 25, wherein a matching pair of first and second selection
5 criteria are converted into a BETWEEN operation.

28. The system of claim 24, wherein the selection criteria are grouped in order to combine them in the dynamically generated SQL statements.

10 29. The system of claim 16, wherein the selector function groups a plurality of selection criteria together and processes the grouped selection criteria in parallel to generate a plurality of output tables.

30. The system of claim 29, wherein the output tables are filtered and combined
15 to produce correct sets of the account and event attributes.

31. An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) selecting accounts and events from a database through parallel processing of a
20 selector function, wherein the selector function uses one or more selection criteria to determine which accounts and events should be selected from the database; and

(b) performing one or more profitability calculations in the computer using attributes of the accounts and events selected from the database.

25 32. The article of manufacture of claim 31, wherein the selector function performs parallel processing of the selection criteria, which allows the selector function to optimize the selection of the accounts and events.

33. The article of manufacture of claim 31, wherein the selection criteria are
30 selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account Event Groups, Account Attributes, and Master Account Attributes.

34. The article of manufacture of claim 31, wherein the profitability calculations use one or more rules applied to the attributes, and the performing step (b) further comprises screening the rules to remove the rules that need not be executed.

5 35. The article of manufacture of claim 34, wherein if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed.

36. The article of manufacture of claim 34, wherein if the rule does not have any selection criteria, then the rule need not be executed.

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37. The article of manufacture of claim 34, wherein if the selection criteria are objectively invalid, then the rule need not be executed.

15 38. The article of manufacture of claim 31, wherein the selector function dynamically generates SQL statements to select the accounts and events from the database using the selection criteria.

39. The article of manufacture of claim 38, wherein the selector function uses one or more parameterized templates to dynamically generate the SQL statements.

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40. The article of manufacture of claim 39, wherein the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates.

25 41. The article of manufacture of claim 40, wherein one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation.

42. The article of manufacture of claim 40, wherein a matching pair of first and second selection criteria are converted into a BETWEEN operation.

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43. The article of manufacture of claim 39, wherein the selection criteria are grouped in order to combine them in the dynamically generated SQL statements.

44. The article of manufacture of claim 31, wherein the selector function groups a plurality of selection criteria together and processes the grouped selection criteria in parallel to generate a plurality of output tables.

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45. The article of manufacture of claim 44, wherein the output tables are filtered and combined to produce correct sets of the account and event attributes.

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